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On	5/31/02
Signature:	Carol Marstaller

Re: Applicant(s): Wong  
Serial No. 10/005,539  
Filing Date: November 13, 2001  
For: Electronic Funds Transfer System for Processing Multiple Currency Transactions  
Docket No.: 33726-00023USPT

Dear Sir:

Transmitted for filing with the Patent and Trademark Office are the following documents for the above-referenced patent application:

1. Information Disclosure Statement
2. PTO Form 1449
3. References
4. Acknowledgment Postcard

Please address all communications related to this to:

Steven R. Greenfield, Esq.  
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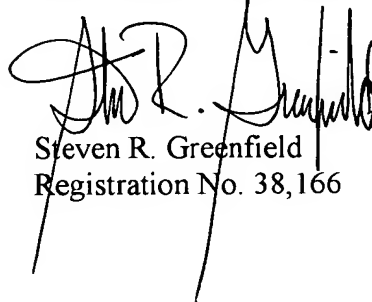
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Respectfully submitted,

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A handwritten signature in black ink, appearing to read "S.R. Greenfield", is written over the printed name and registration number.

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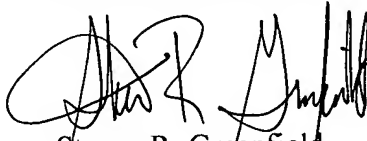
## INFORMATION DISCLOSURE STATEMENT

Any markings, underlines, notations or the like present in any reference are not to be construed as drawing the Examiner's attention to or away from other parts or portions of the reference.

Applicant hereby expressly reserves the right to swear behind the effective dates of any of the references. Applicant further reserves the right to question the relevance and materiality of the references in whole, in part or in combination subsequent to the filing of this statement.

Respectfully submitted,

JENKENS & GILCHRIST, P.C.



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Patent Application  
Docket No. 33726-23USPT

Page 1 of 1

<b>Form PTO-1449 Modified</b> <b>List of Patents and Publications</b> <b>Cited by Applicant</b> (Use several sheets if necessary) <b>U.S. Patent Department of Commerce</b> <b>Patent and Trademark Office</b>	<b>Docket No.:</b>  33726-00023USPX	<b>Serial No.:</b>  10/005,539
	<b>Applicants:</b> Kenneth Tien Poh Wong	
	<b>Filing Date:</b> November 13, 2001	<b>Group:</b> 2161

**U.S. PATENT DOCUMENTS**

Examiner Initial		Document No.	Date	Name	Class	Subclasses
	AA					

**FOREIGN PATENT DOCUMENTS**

Examiner Initial		Document No.	Date	Country	Translation	
					Yes	No
	BA	WO 97/49074	24.12.97	PCT	x	
	BB	WO 02/11089 A1	07.02.02	PCT	x	
	BC	EP 0949 596 A2	13.10.99	EPA	x	
		GB 2 251 098 A	24.06.92	UK	x	

**OTHER DOCUMENTS**

Examiner Initial		Author, Title, Date, Pertinent Pages, Etc.
	CA	UK Search Report under Section 17
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